

In re:
Yvette Garnett
Debtor

Case No. 20-13108-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 10, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2022:

Recip ID	Recipient Name and Address
db	+ Yvette Garnett, 431 Spring Hollow Drive, Middletown, DE 19709-7803
cr	+ Franklin Mint Federal Credit Union, c/o Klehr Harrison Harvey Branzburg, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
cr	+ TruMark Financial Credit Union, Klehr Harrison Harvey Branzburg, LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 11 2022 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 11 2022 00:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: megan.harper@phila.gov	Jan 11 2022 00:02:00	CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-1595

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2022

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2006-NC2, Mortgage Pass- Through Certificates, Series 2006-NC2 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com swenitsky@klehr.com;nyackle@klehr.com
CORINNE SAMLER BRENNAN	on behalf of Creditor TruMark Financial Credit Union cbrennan@klehr.com swenitsky@klehr.com;nyackle@klehr.com
MARIO J. HANYON	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. mary@javardianlaw.com, coleen@javardianlaw.com
MATTHEW K. FISSEL	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2006-NC2, Mortgage Pass- Through Certificates, Series 2006-NC2 wbecf@brockandscott.com, matthew.fissel@brockandscott.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov
REBECCA ANN SOLARZ	on behalf of Creditor American Heritage Credit Union bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT J. CRAWLEY	on behalf of Creditor TruMark Financial Credit Union rcrawley@klehr.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY et.al. tomysong0@gmail.com
THOMAS R. SMITH, JR.	on behalf of Debtor Yvette Garnett tsmith@freedmanlorry.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHAPTER 13

YVETTE GARNETT

Debtor

BANKRUPTCY NO. 20-13108

CITIZENS BANK, N.A.

Movant

STIPULATION BY AND BETWEEN YVETTE GARNETT AND CITIZENS BANK, N.A.

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf of mortgagee. Citizens Bank, N.A. ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor pursuant to a Note and Mortgage on Debtor's real estate known as at 431 Spring Hollow Road, Middletown, DE 19709.

2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor. Citizens Bank, N.A., agree to the following:

(a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$2,400.28 per month. The monthly payment is subject to change in accordance with the terms of the Note and Mortgage.

(b) On or about December 16, 2021, Debtor paid the Movant funds sufficient to pay the December 2021, post-petition mortgage payment.

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(c) Commencing with the January 1, 2022, payment the Debtor(s) shall resume and shall continue to make all regular monthly post petition mortgage payments when they are due in accordance with said Note and Mortgage.

(d) Debtor agrees to pay movant \$705.00 toward Movant's Motion for Relief attorney fees and costs.

(e) Beginning January 1, 2022 and continuing through March 1, 2022, in addition to Debtor(s) regular monthly post-petition mortgage payment Debtor(s) shall pay to Citizens Bank, N.A. its successors and/or assigns the sum of \$235.00. This payment shall be applied toward the attorney fees and costs shown in paragraph 2(d) above. This payment shall be made payable to: Citizens Bank, N.A.; and mailed to: The Law Office of Gregory Javardian, LLC, 1310 Industrial Blvd., Ste 101, Southampton, PA 18966.

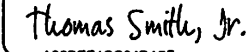
(f) The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and relist a hearing on Movant's request for relief from the stay.

(g) Should Citizens Bank, N.A. its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(f) above, the parties agree that the said relief order shall include the following language: "bankruptcy Rule 4001(a)(3) is not applicable, and Movant is allowed


to immediately proceed with foreclosure and all other relief available under the
Non-Bankruptcy law.”

(h) The parties agree that a facsimile may be submitted to the Court as if it were
an original.

STIPULATED AND AGREED TO BY:

DocuSigned by:

A368EE4CC04B4C7
Thomas R. Smith, Jr., Esquire
Attorney for Debtor

Date: 1/4/2022


Mary F. Kennedy, Esquire
Attorney for Citizens Bank, N.A.


Date: 1/4/2022

/S/ Ann E. Swartz for
Scott F. Waterman, Esquire
Trustee

Date: 1/5/2022

On this ____ day of _____, 2022, approved by the Court.

Date: January 10, 2022


United States Bankruptcy
Judge Ashely M. Chan